

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

EVETTE F. MIRANDA

Debtor(s)

Case No. 16-17960-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/14/2016.
- 2) The plan was confirmed on 11/30/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/03/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$164,037.00.
- 10) Amount of unsecured claims discharged without full payment: \$69,604.29.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,400.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$20,400.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,755.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,505.92

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP	Unsecured	NA	3,420.10	3,420.10	185.08	0.00
AMERICAN INFOSOURCE LP AS AGENT	Unsecured	503.00	503.23	503.23	27.24	0.00
AR RESOURCES	Unsecured	1,884.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC C/O AT&T SERVICE	Unsecured	NA	1,132.22	1,132.22	61.27	0.00
DEPARTMENT OF THE TREASURY	Secured	4,686.76	NA	NA	0.00	0.00
EAST STROUDSBURG UNIVERSITY	Unsecured	1,043.53	NA	NA	0.00	0.00
EASTERN REVENUE INC	Unsecured	299.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORPORATION	Unsecured	183.00	NA	NA	0.00	0.00
ERC	Unsecured	320.12	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	41,919.00	52,037.30	52,037.30	2,816.30	0.00
FIRST COMMONWEALTH FCU	Secured	NA	300.00	300.00	300.00	0.00
FIRST COMMONWEALTH FCU	Unsecured	328.00	6.98	6.98	0.36	0.00
HILLCREST DAVIDSON & ASSOC	Unsecured	1,091.05	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	957.32	NA	NA	0.00	0.00
M&T BANK	Secured	20,456.56	20,312.97	941.08	941.08	0.00
M&T BANK	Unsecured	NA	1.00	1.00	0.05	0.00
MEDICAL IMAGING OF THE LV	Unsecured	161.30	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	1,283.00	1,282.71	1,282.71	69.41	0.00
NATIONAL RECOVERY AGENCY	Unsecured	1,285.36	NA	NA	0.00	0.00
NORTHERN PLAINS FUNDING	Unsecured	3,915.07	NA	NA	0.00	0.00
PA HOUSING FINANCE AGENCY	Secured	151,356.11	156,258.98	7,980.86	7,980.86	0.00
PENN CREDIT CORP	Unsecured	578.14	NA	NA	0.00	0.00
PPL	Unsecured	318.80	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT SYSTEMS	Unsecured	66.22	68.77	68.77	3.73	0.00
ST LUKES HOSPITAL	Unsecured	25.00	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Unsecured	1,234.56	NA	NA	0.00	0.00
THE HONORABLE RASHID SANTIAGO	Secured	3,428.83	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	4,686.76	3,450.37	3,450.37	3,450.37	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	1,077.50	1,077.50	58.33	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,980.86	\$7,980.86	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,241.08	\$1,241.08	\$0.00
TOTAL SECURED:	\$9,221.94	\$9,221.94	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,450.37	\$3,450.37	\$0.00
TOTAL PRIORITY:	\$3,450.37	\$3,450.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,529.81	\$3,221.77	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,505.92</u>	
Disbursements to Creditors	<u>\$15,894.08</u>	
TOTAL DISBURSEMENTS :		<u>\$20,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/12/2022

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.